In the Claims:

Please amend the claims as indicated below. This listing of claims replaces all prior versions.

1. (currently amended) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of~~service~~ providers that sell merchant offerings, a transaction validation system for auditing comprising: a central processor arrangement programmed and configured to maintain data ~~relation~~relative to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor, and programmed and configured to process the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and using the authorized profile list criterion to generate information for auditing a transaction between said one of a plurality of vendors and said one of a plurality of ~~service~~ providers.

2. (previously presented) A transaction validation system for auditing according to claim 1, wherein said system further includes means for generating a quotation coupled to said central processor arrangement.

3. (currently amended) For transaction processing involving transaction information related to services provided by a vendor, said transaction information initially being generated by one of a plurality of ~~services~~merchant-offering providers prior to processing by said vendor, a transaction validation system for auditing comprising: a central processor arrangement programmed and configured to maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor to the service provider, and programmed and configured to process the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and using the

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authorized profile list criterion to generate information for auditing a transaction between said vendor and said one of a plurality of ~~service~~merchant-offering providers.

4. (previously presented) A transaction validation system for auditing according to claim 3, wherein said system further includes means for generating a quotation coupled to said central processor arrangement.

5. (currently amended) A transaction processing involving transaction information related to services provided by a vendor and a plurality of subvendors and processed by one of a plurality of subvendor controlled ~~service~~merchant-offering providers, a transaction validation system for auditing comprising: a central processor arrangement programmed and configured to maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor and subvendors, and programmed and configured to process the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and using the authorized profile list criterion to generate information for auditing a transaction between said vendor and both of said plurality of subvendors and said plurality of subvendor controlled ~~service~~merchant-offering providers.

6. (previously presented) A transaction validation system according to claim 5, wherein said system further includes means for processing transactions for each of said vendor and said subvendor, said processing transaction means coupled to said central processor arrangement.

7. (currently amended) A transaction validation system according to claim 2, wherein said system further includes means for processing transactions for each of said vendor and said ~~service~~merchant-offering provider, said processing transaction means coupled to said central processor arrangement.

8. (original) A transaction validation system according to claim 8, wherein said processing transaction means is accessible remotely.

9. (currently amended) A transaction processing system involving transaction information related to services provided from one of a plurality of vendors and processed by one of a plurality of ~~service~~merchant-offering providers, a method for validating a service transaction for auditing comprising:

generating transaction information prior to processing by vendor;

providing an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor;

using a computer arrangement, maintaining data relating to the authorized profile list criterion and processing the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and by using the authorized profile list criterion to generate information for auditing a transaction between said one of a plurality of vendors and said one of a plurality of ~~service~~merchant-offering providers.

10. (original) A method for validating a service transaction, according to claim 9, further including sending service-related information from an external device and generating a set of transaction information therefrom.

11. (original) A method for validating a service transaction, according to claim 10, further including informing the computer arrangement of provision of the service by the service providers, and using the computer arrangement to audit the service transaction and payment thereof in response to the transaction information and the authorized profile list criterion.

12. (original) The method according to claim 9, further including communicating service related information to said computer arrangement from remote location.

13. (currently amended) For transaction processing involving transaction information related to services provided from a vendor and one of plurality of subvendors and

processed by one of a plurality of subvendor controlled ~~service~~merchant-offering providers, a method for validating a service transaction for auditing comprising:

generating transaction information prior to processing by subvendor;

providing an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor; and

using a computer arrangement, maintaining data relating to the authorized profile list criterion and processing the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and by using the authorized profile list criterion to generate information for auditing a transaction between said one of a plurality of vendors and said one of a plurality of ~~service~~merchant-offering providers.

14. (currently amended) A system for billing a vendor and subvendor, and paying a ~~service~~merchant-offering provider and a subvendor for a completed service-related transaction, comprising:

means for receiving a set of transaction information including the cost of service from a central processor arrangement; and

means for processing a credit account for the vendor, for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited, and for indicating when payment to the ~~service~~merchant-offering provider and subvendor should be tendered, and for notifying a financial institution the cost of service.

15. (currently amended) A method for billing a vendor and subvendor, and paying a ~~service~~merchant-offering provider and a subvendor for a completed service-related transaction, comprising:

receiving a set of transaction information including the cost of service from a central processor arrangement; and

using a computer arrangement for processing a credit account for the vendor, for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited, for indicating when payment to the

~~service~~merchant-offering provider and subvendor should be tendered, and for notifying a financial institution of the cost of the service.

16. (currently amended) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of ~~service~~merchant-offering providers, a transaction validation system for auditing comprising:

a central processor arrangement programmed and configured:

to maintain data relating to an authorized profile list criterion and to business rules, the business rules defined according to the authorized profile list criterion; and

to process a business transaction submitted by an authorized user, the business transaction processed by using the authorized profile list criterion to determine that the user is authorized to perform the business transaction and by applying the business rules to perform the business transaction.

17. (previously presented) A transaction validation system for auditing, according to claim 16, wherein the authorized profile list criterion includes multiple levels of authorization.

18. (previously presented) A transaction validation system for auditing, according to claim 17, wherein at least two of the multiple levels of authorization respectively correspond to two different payment-authorization levels.

19. (previously presented) A transaction validation system for auditing, according to claim 17, wherein the central processor arrangement is further programmed and configured to provide correspondence between at least one of the levels of authorization to the requested transaction.

20. (previously presented) A transaction validation system for auditing according to claim 16, wherein the transaction is completed after correspondence is provided between at least one of the levels of authorization and the requested transaction.

21. (previously presented) A transaction validation system for auditing according to claim 16, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user submitting the business transaction.

22. (previously presented) A transaction validation system for auditing according to claim 1, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user submitting the business transaction.

23. (currently amended) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of ~~service~~merchant-offering providers, a processor arrangement programmed and configured to:

maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor;

determine whether the processed transaction information satisfies the authorized profile list criterion; and

use the authorized profile list criterion to generate information for auditing the processed transaction between said one of a plurality of vendors and said one of a plurality of ~~service~~merchant-offering providers.

24. (previously presented) The processor arrangement of claim 23, further programmed and configured to use the authorized profile list criterion to generate information for auditing in response to the processor determining that the processed transaction information satisfies the authorized profile list criterion.

25. (previously presented) The processor arrangement of claim 24, further programmed and configured to effect payment for a transaction in response to the generated information.

26. (currently amended) For transaction processing involving transaction information related to remote services provided by one of a plurality of vendors and remotely processed by one of a plurality of ~~service~~merchant-offering providers, a local processor arrangement programmed and configured to:

maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor;

determine whether the remotely processed transaction information satisfies the authorized profile list criterion; and

use the authorized profile list criterion to generate information for auditing the remotely processed transaction between said one of a plurality of vendors and said one of a plurality of ~~service~~merchant-offering providers.

27. (previously presented) The local processor arrangement of claim 25, further programmed and configured to generate information for auditing transactions occurring entirely separate from the local processor arrangement.

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